

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

CASE NO.: 3:14-bk-04214

Joseph Masters
Penny Masters,

Debtors.

_____/

 Chapter 13 Plan

 X **Amended Chapter 13 Plan**

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

Payment Number by months Amount of Monthly Plan payment

1-60

\$1,784.00

The Debtor(s) shall pay by **money order**, **cashier's check** or **wage deduction**, to Douglas W. Neway, Chapter 13 Standing Trustee, P.O. Box 2079, Memphis, Tennessee 38101-2079. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate of ten percent (10%) of the amount of all payments remitted under the plan.

SECURED CLAIMS

(1) **USAA Federal Savings Bank** (Account Ending in #1548) holds a security interest in the Debtor's 2011 Chevrolet Silverado 1500 LTZ. The amount claimed is \$10,502.54. The Trustee shall pay this creditor \$200.13 per month which includes 5% interest, for the life of the plan to satisfy this obligation.

Totaling: \$12,007.84

(2) **Ford Motor Credit, LLC** (Account ending in #5552) holds a security interest in the Debtor's 2006 Ford Mustang GT. The amount claimed is \$7,173.30. The Trustee shall pay this creditor \$137.30 per month which includes 5% interest, for the life of the plan to satisfy this obligation.

Totaling: \$8,238.23

(3) **US Bank, N.A.** (Account ending in #9854) holds a security interest in the Debtor's 2012 Pathfinder Model 2200. The amount claimed is \$10,081.53. The Trustee shall pay this creditor \$192.19 per month which includes 5% interest, for the life of the plan to satisfy this obligation.

Totaling: \$11,531.14

(4) **Capital One, N.A.** (Account ending in #5231) holds a security interest in the Debtor's 2011 Kawasaki. The amount claimed is \$4017.68. The Trustee shall pay this creditor \$75.82 per month which includes 5% interest, for the life of the plan to satisfy this obligation.

Totaling: \$4549.20

(5) **Citi Mortgage** (Account ending in #9646-7) holds a security interest in Debtors' homestead located at 1110 E. Woodlawn Rd, St. Augustine, Florida. Debtors are current on this first mortgage and will continue to make payments outside of plan. The Trustee shall not make any payments to this creditor.

(6) **BMO Harris Bank, N.A.** (Account ending in #1986) holds a security interest in Debtor's homestead located at 1110 E Woodlawn Rd, St. Augustine, Florida. Debtors are current on this second mortgage and will continue to make payments outside of plan. The trustee shall not make any payments to this creditor.

(7) **Frances Cubbedge and Elba Booth** have an interest in Townet Press, Inc including the property located at 1414 Highlands Blvd., St. Augustine, Florida and the personal property thereon. This property is being surrendered to the Creditor in full satisfaction of this debt.

UNSECURED CREDITORS, including those secured creditors having deficiency claims or whose liens have been avoided, whose claims are allowed shall receive distribution on a pro rata basis after all administrative, priority, and secured claims have been paid in full. The Trustee shall distribute the remaining monies paid into the plan, after payment of all other creditors under the plan, to said unsecured creditors. The unsecured creditors will receive **\$60,001.00** which the Trustee shall disburse **\$1,000.02** per month over the life of the plan.

Property of the Estate reverts in the Debtor(s) upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor(s).

Other Provisions:

1. Any claims filed after the claims deadline shall receive no distribution under this Plan unless specifically provided for above. This shall not apply to claims filed by the Debtors.
2. Debtor does not reject any executory contracts.

Dated: October 27, 2014

/s/ Alyssa C. Camper
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Attorney for Debtors

**United States Bankruptcy Court
Middle District of Florida**

In re Penny Ann Masters
Joseph Edward Masters

Debtor(s)

Case No. 3:14-bk-04214
Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on **October 28, 2014**, a copy of the Amended Chapter 13 Plan was served electronically or by regular United States mail to the Trustee and all interested parties.

/s/ Alyssa C. Camper

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